

Affording the Extras

Kids' extracurricular activities are a win-win. They get social interaction and teambuilding opportunities, while you find a few moments of quiet ... unless you're coaching.

However, it's easy to overlook those extra fees that often come with dance classes, swim team or summer camp.

Here's how you can prepare:



Your kindergartener wants to join the baseball team. Compare programs, facilities, the level of time and financial commitment. If it's your slugger's first at-bat, start with a local parks and recreation team.



PCSing? When you arrive on base, explore options via crowdsourcing.



The earlier you research, the more choices you'll have. Be sure to check on-base Morale, Welfare and Recreation sign-ups, as well as those in your community.



Make monthly deposits to an "Extracurricular" account. With funds already set aside, you'll know how much your spending plan can afford.





